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Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

Date: January 18, 2007

Signed: [Signature]

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Marketcore-P0-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	ERLANGER, Michael D.
Serial No.	:	09/370,619
Filed	:	7 August 1999
For	:	A DATA PROCESSING SYSTEM FOR PROVIDING AN EFFICIENT MARKET FOR LOANS AND LINES OF CREDIT
Group Art Unit	:	3694
Examiner	:	COLBERT, Ella

MS: No Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

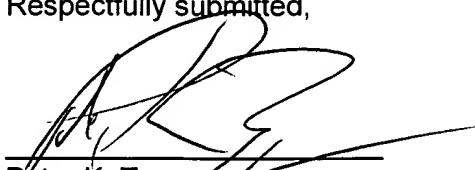
1. Amendment and Response;
2. Clean Copy of Substitute Abstract; and
3. Amended Copy of Substitute Abstract.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or

credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'Peter K. Trzyna', written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)

Date: January 18, 2007

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